## Fiscal Estimate - 2015 Session

Original Updated	Corrected	Supplemental				
LRB Number 15-3682/1	Introduction Number	SB-489				
Description Inclusion of recovery from bone marrow or organ donation surgery as a serious health condition for which an employee may take leave from employment under the family and medical leave law and prohibiting certain insurance practices on the basis of a person being a living organ donor or bone marrow donor						
Fiscal Effect						
Appropriations Reve		Kotiscon-				
Local:  No Local Government Costs  Indeterminate  1. Increase Costs Permissive Mandatory  2. Decrease Costs Permissive Mandatory Permissive Mandatory Permissive Mandatory Permissive Mandatory Permissive Mandatory Permissive Mandatory Districts Districts						
Fund Sources Affected Affected Ch. 20 Appropriations  GPR FED PRO PRS SEG SEGS						
Agency/Prepared By	Authorized Signature	Date				
OCI/ Jason Levine (608) 267-7911	Dan Schwartzer (608) 267-1233	1/19/2016				

## Fiscal Estimate Narratives OCI 1/19/2016

LRB Number	15-3682/1	Introduction Number	SB-489	Estimate Type	Original
Description					
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Inclusion of recovery from bone marrow or organ donation surgery as a serious health condition for which an employee may take leave from employment under the family and medical leave law and prohibiting certain insurance practices on the basis of a person being a living organ donor or bone marrow donor

## **Assumptions Used in Arriving at Fiscal Estimate**

This bill prohibits an insurer from refusing to provide or renew coverage to a person, canceling a person's coverage, or limiting a person's coverage under a life insurance policy, long—term care insurance policy, or income continuation insurance policy on the basis that the person is a living organ donor or bone marrow donor. Under the bill, insurers may not preclude a person from donating an organ or bone marrow as a condition of issuing a policy to the person. The bill also prohibits an insurer from using the status of a person as a living organ donor or bone marrow donor as a factor in determining rates or any other aspect of insurance coverage under a policy.

While this bill contains new restrictions on insurers' underwriting activities, it does not impose any new requirements on the Office of the Commissioner of Insurance. Our analysis indicates that the agency can absorb any potential cost of enforcing the bill's requirements and that the bill will have negligible financial impact on the agency or local governments.

**Long-Range Fiscal Implications** 

None.